

ask



SHIP

Q: I keep hearing that it may not be too late to get a flu shot. I'd like to get one, but I don't know if Medicare will pay.

A: According to the CDC, the Centers for Disease Control, "the first and most important step is to get a flu vaccination each year. If you haven't gotten vaccinated yet, you should still try to."

It is recommended that everyone six months of age and older should get an annual flu vaccine as soon as vaccines are available. There are few exceptions to this recommendation.

The flu vaccine is especially important for people at high risk to decrease their likelihood of getting sick and possibly having serious illness. People at high risk of serious flu complications

include young children, pregnant women, people with chronic health conditions (like asthma, diabetes or heart and lung disease), and people 65 years and older.

At this point, flu vaccine may be harder to find now than it was earlier in the season. You may need to contact more than one provider. Try calling ahead to your local pharmacies, the health department, and your doctor's office to find available vaccine.

It takes about two weeks after vaccination for antibodies to develop in the body and provide protection against the flu.

Medicare generally covers flu shots once per flu season in the fall or winter. You pay nothing for getting the flu shot if the doctor or other qualified health care provider accepts

Medicare assignment for giving the shot.

If you have Medicare, you pay nothing for the flu shot and the Part B deductible doesn't apply.

If you do get sick with the flu, there are drugs your doctor may prescribe for treating the seasonal flu called "antiviral drugs." These drugs can make you better faster and may also prevent serious complications. If you have Medicare prescription drug coverage, these antiviral drugs may be covered. Check with your specific Part D plan.

If you have questions about your Medicare coverage or anything else related to Medicare, contact SHIP for help. Call 1-800-452-4800, or visit www.medicare.in.gov.